

Appl. No. 09/648,449
Amendment dated August 23, 2004
Reply to Office Action of April 23, 2004

IN THE CLAIMS

Please amend the claims as follows:

Claim 1 (Currently Amended): A method of authenticating an action between a control point and a user, said method comprising:
presenting a token which performs authentication to said control point; and authenticating said control point using said token.

Claim 2 (Original): The method of claim 1, said method further comprising a token issuer issuing said token to said user, and wherein said authenticating occurs on-line between said token and said token issuer.

Claim 3 (Original): The method of claim 2, wherein said token comprises a mobile communication device.

Claim 4 (Original): The method of claim 3, wherein said mobile communication device communicates with said token issuer using a wireless communication path.

Claim 5 (Original): The method of claim 2, wherein said token communicates with said token issuer using a communication network of said control point.

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Claim 6 (Original): The method of claim 1, further comprising said control point authorizing said action based on information provided by said token.

Claim 7 (Original): The method of claim 1, wherein said action comprises a financial transaction.

Claim 8 (Original): The method of claim 1, wherein said action comprises access control.

Claim 9 (Currently Amended): The method of claim 1, wherein said authenticating said control point comprises notifying said user whether said control point has authorization for said action.

Claim 10 (Original): A method of authenticating a control point, said method comprising:

obtaining information regarding said control point; and
authenticating said control point based on said information.

Claim 11 (Currently Amended): The method of claim 10, wherein said information is obtained by presenting a token which performs authentication to said control point.

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Claim 12 (Currently Amended): The method of claim 11, said method further comprising a token issuer issuing a token, and wherein said authenticating said control point occurs on-line between said token and said token issuer.

Claim 13 (Original): The method of claim 12, wherein said token comprises a mobile communication device.

Claim 14 (Original): The method of claim 13, wherein said mobile communication device communicates with said token issuer using a wireless communication path.

Claim 15 (Original): The method of claim 12, wherein said token communicates with said token issuer using a communication network of said control point.

Claim 16 (Original): The method of claim 10, further comprising said control point authorizing an action based on information provided by said token.

Claim 17 (Original): The method of claim 16, wherein said action comprises a financial transaction.

Claim 18 (Original): The method of claim 16, wherein said action comprises access control.

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Claim 19 (Original): The method of claim 10, wherein said authenticating comprises notifying a user whether said control point has authorization for said action.

Claim 20 (Currently Amended): A method of authenticating an action comprising:

presenting a token to said which performs authentication to a control point; said control point collecting information from said token; and authenticating said token-control point based on said information.

Claim 21 (Currently Amended): The method of claim 20 further comprising a control point operator approving said control point and said method further comprises storing data about said control point in a database, and said authorizing authenticating comprises comparing said data with said information from said token.

Claim 22 (Currently Amended): The method of claim 20, further comprising storing data about said token in a database, and said authorizing authenticating comprises comparing said data and said information from said token.

Claim 23 (Currently Amended): A token-device for authenticating a control point comprising:

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a communication portion that obtains information regarding said control point and communicates with an external entity to authenticate said control point based on said information; and

a user interface portion, coupled to said communication portion, to indicate a result of said authentication to a user.

Claim 24 (Currently Amended): The token-device of claim 23, wherein said communication portion authenticates said control point on-line between said token-device and a tokenan issuer that issued said tokendevice.

Claim 25 (Currently Amended): The token-device of claim 23, wherein said token-device comprises a mobile communication device.

Claim 26 (Currently Amended): The token-device of claim 23, wherein said communication portion authenticates said control point using a communication network of said control point.

Claim 27 (Currently Amended): The token-device of claim 23, wherein said action comprises a financial transaction.

Claim 28 (Currently Amended): The token-device of claim 23, wherein said action comprises access control.

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Claim 29 (Currently Amended): The token-device of claim 23,
wherein said user interface portion notifies said user whether said control point has
authorization for said action.

Claim 30 (Currently Amended): The token-device of claim 23,
wherein said user interface portion comprises a display device.

Claim 31 (Currently Amended): The token-device of claim 23, further
comprising a card that connects with said communication portion, said card
containing information regarding one of said token-device and said user.

Claim 32 (Currently Amended): The token-device of claim 23,
wherein said communication portion is temporarily coupled to said tokendevice.

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